



Serial No 09/470,041  
In reply to Office Action mailed March 24, 2003  
and Advisory Action mailed June 17, 2003  
Page 1 of 12

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Ng et al.

Ser. #: 09/470,041

Filed: December 22, 1999

For: INITIATION OF BIDDING IN A  
VIRTUAL TRADE FINANCIAL  
ENVIRONMENT

Examiner: Cuff, Michael A.

Art Unit: 3627

Atty. Docket #: 60021-339701  
(AND1P397)

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1.8a).

  
Ann Pommier

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated March 24, 2003, the Advisory Action dated June 17, 2003, and the Office Communication dated September 25, 2003.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.